

Abstract of the Disclosure

A system for transferring funds to pay bills and to and from selected accounts on an optimized is provided. A mediation engine may manage the payments made to selected payees, including by scheduling the payments and selecting sources for funds. A rules-based optimizer may automatically select the least-cost or other most efficient or desirable transaction, given the customer's available funds, types of funds and payment date. All payment providers and payees may manipulated using one seamless view. A customer service representative may also view the transfers.

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